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Volume 15, Issue 4

April 2023

**Celebrating over  
TWENTY TWO  
YEARS  
of Service and  
Satisfied  
Customers!**



“As a business owner, you don’t have time to waste on technical and operational issues.

That’s where we shine!

Call us and put an end to your IT problems finally and forever!”

Fred Holzager,  
IT Director

Holzager Technology Services  
and

Publisher of

*The Tech Insider*

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### Snapple Real Fact #989

“To make one pound of honey, a honeybee must tap about two million flowers.”

**GO GREEN:** To help save a tree, please send us an e-mail to request electronic delivery. Kindly submit your request to [subscribe@tech4now.com](mailto:subscribe@tech4now.com)

# The Tech Insider

“Insider Tips To Make Your Business Run Faster, Easier and More Profitably”



## Understanding Cyber Security Compliance Standards

There is an endless number of things a business owner should do for their business to be successful. They must develop a product or service that can attract customers, hire and train a team to oversee day-to-day operations, implement marketing strategies and so much more. While all these tasks are essential for your business to be profitable, your business will never get off the ground if you aren't compliant with standards that affect your industry.

Compliance standards are guidelines or rules that organizations must follow to meet legal, regulatory or industry requirements. These standards are designed to ensure organizations ethically conduct business – by protecting the rights and interests of their customers, employees and other stakeholders. When an organization does not maintain its compliance standards, it will be met with fines, legal action and other penalties. Many compliance standards that apply to most organizations involve sensi-

tive information protection. Here are a few examples.

### National Institute Of Standards And Technology (NIST)

The NIST is a nonregulatory agency of the United States Department of Commerce that promotes innovation and industrial competitiveness. As a business leader, you must be aware of the various cyber security standards and guidelines set by the NIST. One such standard is the NIST Cyber Security Framework, a voluntary framework that provides a way for organizations to better manage and reduce cyber security risks. It's built on the following five core functions:

#### Identify

It's vital to understand the organization's cyber security risks, assets and the people responsible for them.

*(Continued on page 2)*

## “We Love Referrals” 2023 Offer

Keeping with the spirit of helping others,  
if you refer a business to us and they become our customer,  
we will donate \$100 to your favorite charity.

At Holzager Technology Services, we believe that referrals are the greatest form of flattery. By recommending your partners, associates, or professional contacts, you can help them enjoy worry-free IT and support a worthy cause of your choice!

For more information, please see our website at  
[www.tech4now.com/we-love-referrals](http://www.tech4now.com/we-love-referrals), contact us by phone at 201-797-5050

# Quotations

*"The secret of CHANGE is to focus all of your energy not on fighting the old, but on building the new."*

—Socrates

*"You cannot make progress without making decisions."*

—Jim Rohn

*"Education is for improving the lives of others and for leaving your community and world better than you found it."*

—Marian Wright Edelman

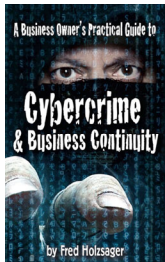
*"And, in the end, it is not the years in your life that count, it's the life in your years."*

—Abraham Lincoln

*"Family is not an important thing, it's everything."*

—Michael J. Fox

## Read Fred's Book!



If you would like to have us speak to your organization and give away some free copies to attendees, give us a call. For more details on the contents and how to get your own copy, please visit our special web page at [www.tech4now.com/cybercrime](http://www.tech4now.com/cybercrime)

**"We make all of your computer problems go away without the cost of a full-time I.T. staff"**

**Ask us about our fixed price services HTS Insight Hassle-Free Agreements— Computer Support at a flat monthly fee you can budget for just like rent!**

*(Continued from page 1)*

### Protect

Implementing the necessary safeguards to protect the organization's assets from cyberthreats can shield companies from increasing risks.

### Detect

It's important to detect when a security incident occurs. This function includes activities like monitoring network traffic and reviewing logs.

### Respond

By responding to security incidents as they occur and containing the incidents, people can eradicate the threat and recover from it.

### Recover

After a security incident does occur, organizations must know how to restore normal operations as well as their systems and data. This process often helps people understand the importance of implementing safeguards to ensure similar incidents do not occur in the future.

### Health Insurance Portability And Accountability Act (HIPAA)

The compliance standards set by HIPAA are some of the most well-known as they pertain to protecting personal health information (PHI) in the United States. HIPAA requires covered entities, such as health care providers and health plans, to ensure the privacy and security of PHI. The Security Rule and the Privacy Rule are the two main sets of regulations under HIPAA that covered entities and their business associates must follow. The Security Rule sets standards for protecting the confidentiality, integrity and availability of electronic PHI and requires covered entities and business associates to imple-

**"Your business will never get off the ground if you aren't compliant with standards that affect your industry."**

ment certain administrative, physical and technical safeguards. On the other hand, the Privacy Rule sets standards for the use and disclosure of PHI and gives individuals certain rights concerning their PHI – such as the right to access their PHI and the right to request their PHI be amended. Failure to comply with HIPAA can lead to significant financial penalties, reputational damage and, in some cases, the loss of a license to practice medicine.

### Cybersecurity Maturity Model Certification (CMMC)

The CMMC is a relatively new set of compliance standards developed by the Department of Defense to protect Controlled Unclassified Information (CUI). The CMMC is mandatory for all DoD contractors and subcontractors that handle CUI. This is a tiered certification system with five levels of maturity. Each level has a specific set of practices and processes that organizations must implement to achieve certification. As a business leader, you should be aware of the CMMC and the specific level your organization will need to achieve to comply with the DoD contract requirement. CMMC certification is audited and managed by a third party. Keep in mind that getting this certification will take ample time and effort. You'll need to implement robust security protocols and practices that may not have been in place before.

### FTC Safeguard Rules (in effect, June 2023)

Even more compliance rules will start soon and we'll present a webinar about it in April (TBA). If you are interested, please go to <https://www.tech4now.com/about-us/contact-us> page, fill in contact info and write: **FTC Safeguard Rules** in the *Subject and Message* and we shall contact you about the webinar's date and time with an invite.

These are just a few compliance standards that may be required in your industry. Complying with these standards will help protect your business, customers and employees.

## "I DIDN'T KNOW"

**Unfortunately, That Excuse Doesn't Replenish Your Bank Account, Resolve A Data**



**Breach Or Erase Any Fines And Lawsuits.**

It's coming ...

- That day a hacker steals critical data, rendering your office useless
- That day when your bank account or credit card is compromised
- Or that day when your customers' private lives are uprooted

Cybercriminals and hackers are constantly inventing NEW ways to infiltrate your company, steal your assets and disrupt your life. The ONLY way to STOP THEM is this:

**You Must Constantly Educate Yourself On How To Protect What's Yours!**

Now, for a limited time, we have the perfect way to help reduce your risk and keep you safe! Simply sign up to receive our FREE "Cyber Security Tip of the Week." We'll send these byte-size quick-read tips to your e-mail inbox. Every tip is packed with a unique and up-to-date real-world solution that keeps you one step ahead of the bad guys. And because so few people know about these security secrets, every week you'll learn something new!

**Get your FREE "Cyber Security Tip of the Week" at <https://www.tech4now.com/cyber-security-tip-of-the-week/>**

## Signs & Headlines

Occasionally, we notice signs and headlines that have a context, often not fully shared, leaving the readers scratching their heads, wondering. Here are some British examples...

- ☺ Toilet out of order. Please use floor below.
- ☺ (In Laundromat) Automatic washing machines: Please remove all your clothes when the light goes out.
- ☺ (In a Department Store) Bargain Basement Upstairs.
- ☺ (In an Office) Would the person who took the step ladder yesterday please bring it back or futher steps will be taken.
- ☺ (In an Office) After tea break, staff should empty the teapot and stand upside down on the draining board.
- ☺ (Second hand shop) We exchange anything—Bicycles, washing machines, etc. Why not bring your wife along and get a wonderful bargain?

- ☺ (On Health Food Shop Door) Closed due to illness.
- ☺ (In Safari Park) Elephants, please stay in your car.
- ☺ (On fence) The farmer allows walkers to cross the field for free, but the bull charges.
- ☺ (At Conference) For anyone who has children and doesn't know it, there is a day care on the 1st floor.
- ☺ (On Repair Shop Door) We can repair anything. (Please knock hard on the door—the bell doesn't work.)
- ☺ (Newspaper) Something went wrong in Jet Crash, Expert Says.
- ☺ (Newspaper) Man kills self before shooting wife and daughter.
- ☺ (Newspaper) Police begin campaign to run down jaywalkers.
- ☺ (Newspaper) Panda mating fails; Veterinarian takes over.
- ☺ (Newspaper) Miners refuse to work after death.
- ☺ (Newspaper) London couple slain; Police suspect homicide.

- ☺ (Newspaper) Juvenile Court to try shooting defendant.
- ☺ (Newspaper) War dims hope for peace.
- ☺ (Newspaper) If strike isn't settled quickly, it may last awhile.
- ☺ (Newspaper) Cold wave linked to temperatures.
- ☺ (Newspaper) Red tape holds up new bridges.
- ☺ (Newspaper) Man struck by lightning: Faces battery charge.
- ☺ (Newspaper) New study of obesity looks for larger test group.
- ☺ (Newspaper) Astronaut takes blame for gas in spacecraft.
- ☺ (Newspaper) Kids make nutritious snacks.
- ☺ (Newspaper) Local High School Dropouts cut in half.
- ☺ (Newspaper) Hospitals are sued by 7 foot doctors.
- ☺ (Newspaper) Typhoon rips through cemetery; Hundreds dead. *Sometimes, it pays to proofread!*

## Quick Tech Productivity Pointers

For those of you who are unfamiliar with some of the latest technology trends, let me introduce you to something potentially controversial and incredible:

### ChatGPT.

#### So, what is ChatGPT?

We prompted ChatGPT to explain it to you as a "General description, then 6 Pros and Cons of ChatGPT on an 8th grade level." Here goes...

[This is a verbatim response from the application]

#### [START]

ChatGPT is a computer program that uses artificial intelligence to understand and respond to questions posed by people. It has been trained on a vast amount of text data and can provide answers to a wide range of questions on various topics.

#### Pros:

**Quick answers.** ChatGPT can quickly provide answers to questions, which can save a lot of time compared to looking up information in books or on the internet.

**Wide range of knowledge.** ChatGPT has access to a vast amount of information on a wide range of topics. This means it can provide answers to many different types of questions.

**Always available.** You can ask ChatGPT a question anytime, anywhere, as long as you have access to the internet. You don't have to wait for someone else to be available to help you.

**Objective responses.** ChatGPT provides objective responses that are not influenced by personal opinions or biases.

**Learning tool.** ChatGPT can be used as a learning tool, as it can provide information on a wide range of

topics and help students better understand complex concepts.

**Multilingual.** ChatGPT can understand and respond to questions in multiple languages, making it a useful tool for people who speak different languages.

#### Cons:

**Limited understanding.** While ChatGPT can provide answers to questions, it doesn't always fully understand the context or nuances of a situation. So, sometimes the answers it provides might not be completely accurate or helpful.

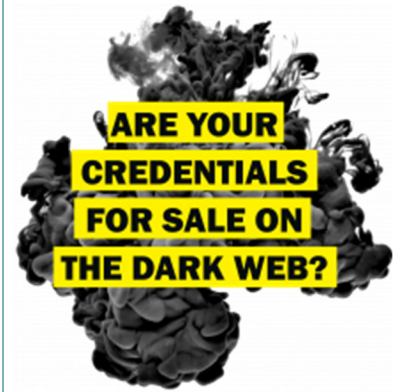
**Lack of personalization.** ChatGPT is a computer program, so it doesn't have emotions or personal experiences like humans do. This means it might not be able to understand your feelings or provide personalized advice in the same way a person could.

**Privacy concerns.** Since ChatGPT is a computer program, it might store some of the information you provide it, which could be a privacy concern for some people. It's important to make sure you're comfortable with the information you're sharing with ChatGPT.

**Biased data.** The information ChatGPT has been trained on may contain biases, which could influence the responses it provides.

**Lack of creativity.** ChatGPT can only provide answers based on the information it has been trained on. It doesn't have the creativity or imagination to come up with new ideas or solutions.

**Not a replacement for human interaction.** While ChatGPT can be a helpful tool, it shouldn't be used as a replacement for human interaction. Sometimes it's better to talk to a person who can provide more personalized and empathetic responses. **[END]**



Find Out  
with a Complimentary  
Dark Web Scan

### Did you know...?

- Cyber-attacks have continued to grow in cost, size, and impact—causing 60% of SMBs to go out of business within 6 months of a cyber incident.

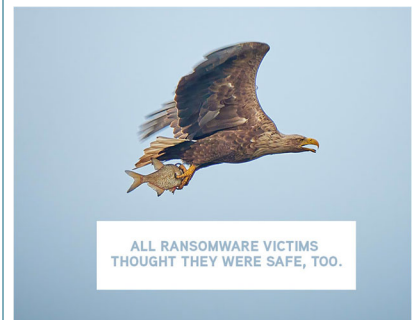
- Over 80% of data breaches leverage stolen passwords as the principal attack vector—often acquired on the *Dark Web*.

- Far too often, companies that have had their credentials compromised and sold on the Dark Web don't know it until they have been informed by law enforcement—but then, it's too late.

- To help keep your critical business assets safe from the compromises that lead to breach and theft, we are offering a complimentary, one-time scan with **Dark Web ID™ Credential Monitoring**.

If you are interested in learning more about the risks involved in ignoring your password security, give us a call at (201) 797-5050 or visit our website at

<https://www.tech4now.com/dwid> or [www.tech4now.com/bullphish](https://www.tech4now.com/bullphish)



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YOUR Business!**

### Feedback & Suggestions...

Is there a topic or feature you would like to include in a future issue? Opinions and feedback are welcome and encouraged. Please send us an e-mail or call our direct line.

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Phone: (201) 797-5050

## 5 Reasons To Choose A Hosted VoIP Phone System

1. COST SAVINGS
2. ANSWER CALLS ANYWHERE
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4. WORLD-CLASS FEATURES
5. ENHANCED PRODUCTIVITY

As a small business, you need every advantage to be as efficient and productive as possible. Holzager Technology Services is proud to provide our clients with a cost-effective, feature-rich, world-class phone system that is easy to use and sure to enhance your business productivity.

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"The Ultimate Guide to Choosing the RIGHT VoIP Phone System"



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[www.tech4now.com/services/voip-phones](http://www.tech4now.com/services/voip-phones)



## Services We Offer:

- ✓ Hassle-Free IT powered by HTS Insight Managed Services
- ✓ Mobile and Hosted "Cloud" Computing
- ✓ General Network Repair and Troubleshooting
- ✓ Onsite and Offsite Backup
- ✓ Disaster Recovery and Business Continuity Planning
- ✓ Virus Protection & Removal and Dark Web Monitoring
- ✓ Network Security and Online Employee Security Training
- ✓ E-mail & Internet Solutions
- ✓ Wireless Networking
- ✓ Spam Filtering and E-mail Archiving & Encryption Solutions
- ✓ Storage Solutions and File Sharing
- ✓ System Audits, Network Documentation, and Dark Web Scans
- ✓ Voice over IP phone systems

**"We make all of your computer problems go away without the cost of a full-time I.T. staff"**

*Ask us about our fixed price service agreements—Computer support at a flat monthly fee you can budget for just like rent!*

*"What a pleasant and painless experience. I called Holzager out of the blue for an emergency situation and Fred arrived at our location in record time. Fred was knowledgeable and able to explain the issue in a way that was easy to understand. At the end of our visit - all systems go. Moving forward, I would only reach out to Holzager Services." —Neil Wagman, Confidential Shredding, Westwood, NJ*

April 2023

## The Lighter Side...

*For Entertainment Purposes ONLY!*

### A Minor Fender Bender

An old man accidentally crashed his car into a very expensive automobile.

The owner of the expensive automobile jumps out and confronts the old man and says "Give me \$10,000 cash or I will beat you to a pulp!"

The old man replies, "Woah, wait buddy, I don't have that much money but let me call my son, he trains dolphins."

The old man dials his son and as he is about to speak, the owner of the expensive car yanks the phone out of his hand and says "So you train dolphins, well your old man just hit and damaged my car, you bring me \$10,000 or I'm gonna beat the heck outta him!"

The son answers "Okay, give me 15 minutes and I'll be there."

In exactly 15 minutes the son pulls up in a Jeep, Ten men jump out and beat the hell out of the expensive car owner.

Meanwhile the son walks over to his father and says "Dad I train Navy Seals not Dolphins."

### The Marriage Contract

A woman, annoyed because her husband comes home late again, decides to leave a message on the dresser with the following content:

"I've had enough and I'm leaving you... no use looking for me!" Then, grinning, she hides under the bed to watch his reaction.

A short time later the man comes home and she hears him scurrying in the kitchen before he comes into the bedroom. He goes to the dresser and reads the note.

After a few seconds he writes something on the note and picks up the phone to call someone...

"She's finally gone.... yes, I know, took a hell of a

long time! I'm coming to you, put on that sexy negligee! I love you.... can't wait to be with you.... we're going to do all those kinky things you like!"

He hangs up, takes his keys and walks out.

She hears his car drive away and crawls out from under the bed. Trembling with rage and with tears in her eyes, she takes the note and reads what he has written...

"I can see your feet. We are out of bread, be back in 10 minutes."

### The Great Outdoors

Sherlock Holmes and Dr. Watson go on a camping trip. After a good dinner and a bottle of wine, they retire for the night and go to sleep. Some hours later, Holmes wakes up and nudges his faithful friend. "Watson, look up at the sky and tell me what you see."

"I see millions and millions of stars, Holmes" replies Watson.

"And what do you deduce from that?"

Watson ponders for a minute.

"Well, Astronomically, it tells me that there are millions of galaxies and potentially billions of planets.

Astrologically, I observe that Saturn is in Leo.

Horologically, I deduce that the time is approximately a quarter past three.

Meteorologically, I suspect that we will have a beautiful day tomorrow.

Theologically, I can see that God is all-powerful and that we are a small and insignificant part of the universe. But what does it tell you, Holmes?"

Holmes is silent for a moment.

"Watson, you idiot!" he says. "Someone has stolen our tent!"